

## CLAIMS

What is claimed is:

- 1 1. A method, comprising:
  - 2 affecting provision of a credit request;
  - 3 affecting provision of accesser determined
  - 4 information;
  - 5 affecting provision of bids for accesser credit
  - 6 requests; and
  - 7 affecting obtaining preferred credit offers.
- 1 2. The method of claim 1, wherein a step of affecting
  - 2 provision of accesser credit rating, replaces the step of
  - 3 affecting provision of accesser determined information.
- 1 3. The method of claim 1, wherein a step of affecting
  - 2 provision of accesser determined information and accesser
  - 3 credit rating, replaces the step of affecting provision
  - 4 of accesser determined information.
- 1 4. The method of claim 1, wherein preferred credit offers are
  - 2 obtained until request fulfillment.
- 1 5. The method of claim 1, further comprising affecting
  - 2 provision of credit issuance.
- 1 6. The method of claim 1, further comprising affecting
  - 2 provision of credit confirmation.

1 7. The method of claim 5, further comprising affecting  
2 provision of credit confirmation.

1 8. The method of claim 1, further comprising affecting  
2 provision of credit approval.

1 9. The method of claim 5, further comprising affecting  
2 provision of credit approval.

1 10. The method of claim 7, further comprising affecting  
2 provision of credit approval.

1 11. A system, comprising:

2 means for affecting provision of a credit request;

3 means for affecting provision of accesser determined  
4 information;

5 means for affecting provision of bids for accesser  
6 credit requests; and

7 means for affecting obtaining preferred credit  
8 offers.

1 12. The system of claim 11, wherein the means for affecting  
2 provision of accesser determined information, instead, is  
3 configured for affecting provision of accesser credit  
4 rating.

1 13. The system of claim 11, wherein the means for affecting  
2 provision of accesser determined information, instead, is  
3 configured for affecting provision of accesser determined  
4 information and accesser credit rating.

1 14. The system of claim 11, wherein the means for affecting  
2 obtaining preferred credit offers is configured for  
3 obtaining preferred credit offers until request  
4 fulfillment.

1 15. The system of claim 11, further comprising a means for  
2 affecting provision of credit issuance.

1 16. The system of claim 11, further comprising a means for  
2 affecting provision of credit confirmation.

1 17. The system of claim 15, further comprising a means for  
2 affecting provision of credit confirmation.

1 18. The system of claim 11, further comprising a means for  
2 affecting provision of credit approval.

1 19. The system of claim 15, further comprising a means for  
2 affecting provision of credit approval.

1 20. The system of claim 17, further comprising a means for  
2 affecting provision of credit approval.



1 25. The computer readable medium of claim 21, further  
2 comprising code for affecting provision of credit  
3 issuance.

1 26. The computer readable medium of claim 21, further  
2 comprising code for affecting provision of credit  
3 confirmation.

1 27. The computer readable medium of claim 25, further  
2 comprising code for affecting provision of credit  
3 confirmation.

1 28. The computer readable medium of claim 21, further  
2 comprising code for affecting provision of credit  
3 approval.

1 29. The computer readable medium of claim 25, further  
2 comprising code for affecting provision of credit  
3 approval.

1 30. The computer readable medium of claim 27, further  
2 comprising code for affecting provision of credit  
3 approval.

1 31. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect provision of a credit request;

7 code to affect provision of accesser determined  
8 information;

9 code to affect provision of bids for accesser  
10 credit requests; and

11 code to affect obtaining preferred credit  
12 offers.

1 32. The apparatus of claim 31, wherein the code to affect  
2 provision of accesser determined information, instead, is  
3 configured to affect provision of accesser credit rating.

1 33. The apparatus of claim 31, wherein the code to affect  
2 provision of accesser determined information, instead, is  
3 configured to affect provision of accesser determined  
4 information and accesser credit rating.

1 34. The apparatus of claim 31, wherein the code to obtain  
2 preferred credit offers is configured to obtain preferred  
3 credit offers until request fulfillment.

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1 35. The apparatus of claim 31, further comprising code to  
2 affect provision of credit issuance.

1 36. The apparatus of claim 31, further comprising code to  
2 affect provision of credit confirmation.

1 37. The apparatus of claim 35, further comprising code to  
2 affect provision of credit confirmation.

1 38. The apparatus of claim 31, further comprising code to  
2 affect provision of credit approval.

1 39. The apparatus of claim 35, further comprising code to  
2 affect provision of credit approval.

1 40. The apparatus of claim 37, further comprising code to  
2 affect provision of credit approval.

1 41. A system, comprising:  
2 a memory device; and  
3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect provision of a credit request;

6 affect provision of accesser determined  
7 information;

8 affect provision of bids for accesser credit  
9 requests; and

10 affect obtaining preferred credit offers.





1 50. The system of claim 47, further comprising the processor  
2 configured to affect provision of credit approval.

1 51. A method, comprising:  
2 affecting a credit transaction; and  
3 affecting ad compensation.

1 52. The method of claim 51, further comprising providing  
2 provisions.

1 53. The method of claim 51, further comprising affecting  
2 delivery verification payment.

1 54. The method of claim 52, further comprising affecting  
2 delivery verification payment.

1 55. A system, comprising:  
2 means for affecting a credit transaction; and  
3 means for affecting ad compensation.

1 56. The system of claim 55, further comprising means for  
2 providing provisions.

1 57. The system of claim 55, further comprising means for  
2 affecting delivery verification payment.

1 58. The system of claim 56, further comprising means for  
2 affecting delivery verification payment.

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1 59. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting a credit transaction; and  
4 code for affecting ad compensation.

1 60. The computer readable medium of claim 59, further  
2 comprising code for providing provisions.

1 61. The computer readable medium of claim 59, further  
2 comprising code for affecting delivery verification  
3 payment.

1 62. The computer readable medium of claim 60, further  
2 comprising code for affecting delivery verification  
3 payment.

1 63. An apparatus, comprising:  
2 a memory having at least one region for storing  
3 executable program code; and  
4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect a credit transaction; and  
7 code to affect ad compensation.

1 64. The apparatus of claim 63, further comprising code to  
2 provide provisions.

1 65. The apparatus of claim 63, further comprising code to  
2 affect delivery verification payment.

1 66. The apparatus of claim 64, further comprising code to  
2 affect delivery verification payment.

1 67. An system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect a credit transaction; and

6 affect ad compensation.

1 68. The system of claim 67, further comprising code to  
2 provide provisions.

1 69. The system of claim 67, further comprising code to affect  
2 delivery verification payment.

1 70. The system of claim 68, further comprising code to affect  
2 delivery verification payment.

1 71. A method, comprising:

2 affecting delivery verification payment.

1 72. The method of claim 71, further comprising providing  
2 provisions.

1 73. The method of claim 71, further comprising affecting ad  
2 compensation.

1 74. A system, comprising:

2 means for affecting delivery verification payment.

1 75. The system of claim 74, further comprising means for  
2 providing provisions.

1 76. The system of claim 74, further comprising means for  
2 affecting ad compensation.

1 77. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting delivery verification payment.

1 78. The computer readable medium of claim 77, further  
2 comprising code for providing provisions.

1 79. The computer readable medium of claim 77, further  
2 comprising code for affecting ad compensation.

1 80. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect delivery verification payment.

1 81. The apparatus of claim 80, further comprising code to  
2 provide provisions.

1 82. The apparatus of claim 80, further comprising code to  
2 affect ad compensation.

1 83. A system, comprising:  
2 a memory device; and  
3 a processor disposed in communication with said  
4 memory device, said processor configured to:  
5 affect delivery verification payment.

1 84. The system of claim 83, further comprising the processor  
2 configured to provide provisions.

1 85. The system of claim 83, further comprising processor  
2 configured to affect ad compensation.

1 86. A method, comprising:  
2 affecting advertising targeting.

1 87. The method of claim 86, further comprising first  
2 affecting a credit transaction.

1 88. The method of claim 86, further comprising affecting  
2 delivery verification payment.

1 89. The method of claim 87, further comprising affecting  
2 delivery verification payment.

1 90. A system, comprising:  
2 means for affecting advertising targeting.

1 91. The system of claim 90, further comprising means for  
2 first affecting a credit transaction.

1 92. The system of claim 90, further comprising means for  
2 affecting delivery verification payment.

1 93. The system of claim 91, further comprising means for  
2 affecting delivery verification payment.

1 94. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting advertising targeting.

1 95. The computer readable medium of claim 94, further  
2 comprising code for first affecting a credit transaction.

1 96. The computer readable medium of claim 94, further  
2 comprising code for affecting delivery verification  
3 payment.

1 97. The computer readable medium of claim 95, further  
2 comprising code for affecting delivery verification  
3 payment.

1 98. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect advertising targeting.

1 99. The computer readable medium of claim 98, further  
2 comprising code to first affect a credit transaction.

1 100. The computer readable medium of claim 98, further  
2 comprising code to affect delivery verification payment.

1 101. The computer readable medium of claim 99, further  
2 comprising code to affect delivery verification payment.

1 102. An system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect advertising targeting.

1 103. The system of claim 102, further comprising the processor  
2 configured to first affect a credit transaction.

1 104. The system of claim 102, further comprising the processor  
2 configured to affect delivery verification payment.

1 105. The system of claim 103, further comprising the processor  
2 configured to affect delivery verification payment.

1 106. A method, comprising:  
2 affecting provision of ads;  
3 storing ads in a database.

1 107. The method of claim 106, further comprising affecting ad  
2 compensation.

1 108. A system, comprising:  
2 means for affecting provision of ads;  
3 means for storing ads in a database.

1 109. The method of claim 108, further comprising means for  
2 affecting ad compensation.

1 110. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:  
3 code for affecting provision of ads;  
4 code for storing ads in a database.

1 111. The computer readable medium of claim 110, further  
2 comprising code for affecting ad compensation.



1 112. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect provision of ads; and  
7 code to store ads in a database.

1 113. The apparatus of claim 112, further comprising code to  
2 affect ad compensation.

1 114. A system, comprising:

2 a memory device; and  
3 a processor disposed in communication with said  
4 memory device, said processor configured to:  
5 affect provision of ads;  
6 store ads in a database.

1 115. The system of claim 114, further comprising the processor  
2 configured to affect ad compensation.

1 116. A method, comprising:

2 affecting provision of accesser availability  
3 information;  
4 storing accesser availability information in a  
5 database.

1 117. The method of claim 116, further comprising affecting ad  
2 compensation.

1 118. A system, comprising:

2 means for affecting provision of accesser  
3 availability information;

4 means for storing accesser availability information  
5 in a database.

1 119. The system of claim 118, further comprising means for  
2 affecting ad compensation.

1 120. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of accesser  
4 availability information;

5 code for storing accesser availability information  
6 in a database.

1 121. The computer readable medium of claim 120, further  
2 comprising code for affecting ad compensation.

1 122. An apparatus, comprising:  
2 a memory having at least one region for storing  
3 executable program code; and  
4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect provision of accesser  
7 availability information; and  
8 code to store accesser availability information  
9 in a database.

1 123. The apparatus of claim 122, further comprising code to  
2 affect ad compensation.

1 124. A system, comprising:  
2 a memory device; and  
3 a processor disposed in communication with said  
4 memory device, said processor configured to:  
5 affect provision of accesser availability  
6 information;  
7 store accesser availability information in a  
8 database.

1 125. The apparatus of claim 124, further comprising the  
2 processor configured to affect ad compensation.

1 126. A method, comprising:

2 affecting provision of anonID information.

1 127. The method of claim 126, wherein an accesser is affecting

2 provision of anonID information.

1 128. The method of claim 126, wherein an information holding

2 source is affecting provision of anonID information.

1 129. A system, comprising:

2 means for affecting provision of anonID information.

1 130. The method of claim 129, wherein the means for affecting

2 provision of anonID information is affected by an

3 accesser.

1 131. The method of claim 129, wherein the means for affecting

2 provision of anonID information is affected by an

3 information holding source.

1 132. Computer executable software code stored on a computer

2 readable medium, the code, comprising:

3 code for affecting provision of anonID information.

1 133. The computer readable medium of claim 132, wherein the

2 code for affecting provision of anonID information is

3 affected by an accesser.

1 134. The computer readable medium of claim 132, wherein the  
2 code for affecting provision of anonID information is  
3 affected by an information holding source.

1 135. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect provision of anonID information.

1 136. The apparatus of claim 135, wherein the code to affect  
2 provision of anonID information is affected by an  
3 accesser.

1 137. The apparatus of claim 135, wherein the code to affect  
2 provision of anonID information is affected by an  
3 information holding source.

1 138. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect provision of anonID information.

1 139. The system of claim 138, wherein the processor configured  
2 to affect provision of anonID information is affected by  
3 an accesser.

1 140. The system of claim 138, wherein the processor configured  
2 to affect provision of anonID information is affected by  
3 an information holding source.

1 141. A method, comprising:  
2 affecting limitation of accesser identifying  
3 information.

4 142. The method of claim 141, wherein accesser identifying  
5 information is limited by employing cryptographic  
6 techniques.

1 143. The method of claim 141, further comprising storing the  
2 limited accesser information.

1 144. The method of claim 142, further comprising storing the  
2 limited accesser information.

1 145. A system, comprising:  
2 means for affecting limitation of accesser  
3 identifying information.

4 146. The system of claim 145, wherein accesser identifying  
5 information is limited by employing cryptographic means.

1 147. The system of claim 145, further comprising means for  
2 storing the limited accesser information.

1 148. The system of claim 146, further comprising means for  
2 storing the limited accesser information.

1 149. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting limitation of accesser  
4 identifying information.

5 150. The computer readable medium of claim 149, wherein  
6 accesser identifying information is limited by employing  
7 cryptographic techniques.

1 151. The computer readable medium of claim 149, further  
2 comprising code for storing the limited accesser  
3 information.

1 152. The computer readable medium of claim 150, further  
2 comprising code for storing the limited accesser  
3 information.

1 153. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect the limitation of accesser  
7 identifying information.

8 154. The apparatus of claim 153, wherein accesser identifying  
9 information is limited by employing cryptographic  
10 techniques.

1 155. The apparatus of claim 153, further comprising code to  
2 store the limited accesser information.

1 156. The apparatus of claim 154, further comprising code to  
2 store the limited accesser information.

1 157. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect the limitation of accesser identifying  
6 information.

7 158. The system of claim 157, wherein accesser identifying  
8 information is limited by employing cryptographic means.



1 159. The system of claim 157, further comprising the processor  
2 configured to store the limited accesser information.

1 160. The system of claim 158, further comprising the processor  
2 configured to store the limited accesser information.

1 161. A method, comprising:

2 affecting provision of accesser information;  
3 affecting obtaining accesser information;  
4 affecting provision of accesser credit rating; and  
5 affecting accesser credit rating.

1 162. The method of claim 161, further comprising affecting  
2 provision of accesser credit rating.

1 163. The method of claim 161, further comprising affecting  
2 provision of accesser determined information.

1 164. The method of claim 161, wherein affecting provision of  
2 accesser credit rating is automatically affected.

1 165. A system, comprising:

2 means for affecting provision of accesser  
3 information;  
4 means for affecting obtaining accesser information;  
5 means for affecting provision of accesser credit  
6 rating; and  
7 means for affecting accesser credit rating.

1 166. The system of claim 161, further comprising means for  
2 affecting provision of accesser credit rating.

1 167. The system of claim 161, further comprising means for  
2 affecting provision of accesser determined information.

1 168. The system of claim 161, wherein means for affecting  
2 provision of accesser credit rating is automatically  
3 affected.

1 169. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of accesser  
4 information;

5 code for affecting obtaining accesser information;

6 code for affecting provision of accesser credit  
7 rating; and

8 code for affecting accesser credit rating.

1 170. The computer readable medium of claim 169, further  
2 comprising code for affecting provision of accesser  
3 credit rating.

1 171. The computer readable medium of claim 169, further  
2 comprising code for affecting provision of accesser  
3 determined information.

1 172. The computer readable medium of claim 169, wherein code  
2 for affecting provision of accesser credit rating is  
3 automatically affected.

1 173. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect provision of accesser  
7 information;

8 code to affect obtaining accesser information;

9 code to affect provision of accesser credit  
10 rating; and

11 code to affect accesser credit rating.

1 174. The apparatus of claim 173, further comprising code to  
2 affect the provision of accesser credit rating.

1 175. The apparatus of claim 173, further comprising code to  
2 affect the provision of accesser determined information.

1 176. The apparatus of claim 173, wherein code to affect  
2 provision of accesser credit rating is automatically  
3 affected.

1 177. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said

4 memory device, said processor configured to:

5 affect provision of accesser information;

6 affect obtaining accesser information;

7 affect provision of accesser credit rating; and

8 affect accesser credit rating.

1 178. The system of claim 177, further comprising the processor

2 configured to affect the provision of accesser credit

3 rating.

1 179. The system of claim 177, further comprising the processor

2 configured to affect the provision of accesser determined

3 information.

1 180. The system of claim 177, wherein the processor configured

2 to affect provision of accesser credit rating is

3 automatically affected.

1 181. A method, comprising:

2 affecting provision of credit requests;

3 affecting provision of accesser credit rating;

4 affecting provision of accesser credit issuance.

1 182. The method of claim 181, wherein the step of affecting  
2 provision of accesser determined information, replaces  
3 the step of affecting provision of accesser credit  
4 rating.

1 183. The method of claim 181, wherein the step of affecting  
2 provision of accesser confirmation, replaces the step of  
3 affecting provision of accesser credit issuance.

1 184. The method of claim 181, wherein the step of affecting  
2 provision of accesser approval, replaces the step of  
3 affecting provision of accesser credit issuance.

1 185. A system, comprising:  
2 means for affecting provision of credit requests;  
3 means for affecting provision of accesser credit  
4 rating;  
5 means for affecting provision of accesser credit  
6 issuance.

1 186. The system of claim 185, wherein the means for affecting  
2 provision of accesser credit rating, instead, is  
3 configured for affecting provision of accesser determined  
4 information.

1 187. The system of claim 185, wherein the means for affecting  
2 provision of accesser credit issuance, instead, is  
3 configured for affecting provision of accesser  
4 confirmation.

1 188. The system of claim 185, wherein the means for affecting  
2 provision of accesser credit issuance, instead, is  
3 configured for affecting provision of accesser approval.

1 189. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of credit requests;  
4 code for affecting provision of accesser credit  
5 rating;  
6 code for affecting provision of accesser credit  
7 issuance.

1 190. The computer readable medium of claim 189, wherein the  
2 code for affecting provision of accesser credit rating,  
3 instead, is configured for affecting provision of  
4 accesser determined information.

1 191. The computer readable medium of claim 189, wherein the  
2 code for affecting provision of accesser credit issuance,  
3 instead, is configured for affecting provision of  
4 accesser confirmation.

1 192. The computer readable medium of claim 189, wherein the  
2 code for affecting provision of accesser credit issuance,  
3 instead, is configured for affecting provision of  
4 accesser approval.

1 193. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect provision of credit requests;

7 code to affect provision of accesser credit  
8 rating; and

9 code to affect provision of accesser credit  
10 issuance.

1 194. The apparatus of claim 193, wherein the code to affect  
2 provision of accesser credit rating, instead, is  
3 configured to affect provision of accesser determined  
4 information.

1 195. The apparatus of claim 193, wherein the code to affect  
2 provision of accesser credit issuance, instead, is  
3 configured to affect provision of accesser confirmation.

1 196. The apparatus of claim 193, wherein the code to affect  
2 provision of accesser credit issuance, instead, is  
3 configured to affect provision of accesser approval.

1 197. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect provision of credit requests;

6 affect provision of accesser credit rating;

7 affect provision of accesser credit issuance.

1 198. The system of claim 197, wherein the processor configured  
2 to affect provision of accesser credit rating, instead,  
3 is configured to affect provision of accesser determined  
4 information.

1 199. The system of claim 197, wherein the processor configured  
2 to affect provision of accesser credit issuance, instead,  
3 is configured to affect provision of accesser  
4 confirmation.

1 200. The system of claim 197, wherein the processor configured  
2 to affect provision of accesser credit issuance, instead,  
3 is configured to affect provision of accesser approval.



1 201. A method, comprising:

2 affecting provision of accesser credit rating.

1 202. The method of claim 201, further comprising employing the

2 accesser credit rating to affect provider offerings.

1 203. The method of claim 201, further comprising employing the

2 accesser credit rating to affect provider solicitations

3 for offerings.

1 204. A system, comprising:

2 means for affecting provision of accesser credit

3 rating.

1 205. The system of claim 204, further comprising means for

2 employing the accesser credit rating to affect provider

3 offerings.

1 206. The system of claim 204, further comprising means for

2 employing the accesser credit rating to affect provider

3 solicitations for offerings.

1 207. Computer executable software code stored on a computer

2 readable medium, the code, comprising:

3 code for affecting provision of accesser credit

4 rating.

1 208. The computer readable medium of claim 207, further  
2 comprising code for employing the accesser credit rating  
3 to affect provider offerings.

1 209. The computer readable medium of claim 207, further  
2 comprising code for employing the accesser credit rating  
3 to affect provider solicitations for offerings.

1 210. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect provision of accesser credit  
7 rating.

1 211. The apparatus of claim 210, further comprising code to  
2 employ the accesser credit rating to affect provider  
3 offerings.

1 212. The apparatus of claim 210, further comprising code to  
2 employ the accesser credit rating to affect provider  
3 solicitations for offerings.

1 213. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said

4 memory device, said processor configured to:

5 affect provision of accesser credit rating.

1 214. The system of claim 213, further comprising the processor

2 configured to employ the accesser credit rating to affect

3 provider offerings.

1 215. The system of claim 213, further comprising the processor

2 configured to employ the accesser credit rating to affect

3 provider solicitations for offerings.

1 216. A method, comprising:

2 affecting provision of accesser anonID information.

1 217. The method of claim 216, further comprising employing the

2 accesser anonID information to affect provider offerings.

1 218. The method of claim 216, further comprising employing the

2 accesser anonID information affect provider solicitations

3 for offerings.

1 219. A system, comprising:

2 means for affecting provision of accesser anonID

3 information.

1 220. The system of claim 216, further comprising means for  
2 employing the accesser anonID information to affect  
3 provider offerings.

1 221. The system of claim 216, further comprising means for  
2 employing the accesser anonID information affect provider  
3 solicitations for offerings.

1 222. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of accesser anonID  
4 information.

1 223. The computer readable medium of claim 222, further  
2 comprising code for employing the accesser anonID  
3 information to affect provider offerings.

1 224. The computer readable medium of claim 222, further  
2 comprising code for employing the accesser anonID  
3 information affect provider solicitations for offerings.

1 225. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect provision of accesser anonID  
7 information.

1 226. The apparatus of claim 225, further comprising code to  
2 employ the accesser anonID information to affect provider  
3 offerings.

1 227. The apparatus of claim 225, further comprising code to  
2 employ the accesser anonID information affect provider  
3 solicitations for offerings.

1 228. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect provision of accesser anonID  
6 information.

1 229. The system of claim 228, further comprising the processor  
2 configured to employ the accesser anonID information to  
3 affect provider offerings.

1 230. The system of claim 228, further comprising the processor  
2 configured to employ the accesser anonID information  
3 affect provider solicitations for offerings  
4

5 231. A method, comprising  
6 providing an identification key;  
7 obtaining an identification code from the  
8 identification key;  
9 encrypting the identification code;  
10 providing encryption results to a payments system  
11 server.

1 232. The method of claim 231, further comprising employing the  
2 provided encryption results to non-repudiate a  
3 transaction.

1 233. A method, comprising  
2 inspecting an ID;  
3 obtaining a 3<sup>rd</sup> party ID code from the ID;  
4 identifying an ID type from the ID;  
5 verifying the fidelity of the ID  
6 encrypting the 3<sup>rd</sup> party ID code into a non  
7 repudiation ID;  
8 verifying the non repudiation ID is valid.

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1 234. The method of claim 233, wherein the ID type is  
2 identified manually.

1 235. The method of claim 233, wherein the ID type is  
2 identified automatically.

1 236. The method of claim 233, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and biometrics.

1 237. The method of claim 233, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 238. The method of claim 233, wherein the encrypted 3<sup>rd</sup> party  
2 ID code is hashed into a non repudiation ID.

1 239. A system, comprising  
2 means for inspecting an ID;  
3 means for obtaining a 3<sup>rd</sup> party ID code from the ID;  
4 means for identifying an ID type from the ID;  
5 means for verifying the fidelity of the ID  
6 means for encrypting the 3<sup>rd</sup> party ID code into a non  
7 repudiation ID;  
8 means for verifying the non repudiation ID is valid.

1 240. The system of claim 239, wherein the ID type is  
2 identified manually.

1 241. The system of claim 233, wherein the ID type is  
2 identified automatically.

1 242. The system of claim 239, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and biometrics.

1 243. The system of claim 239, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 244. The system of claim 239, wherein the encrypted 3<sup>rd</sup> party  
2 ID code is hashed into a non repudiation ID.

1 245. A computer program stored on a computer readable medium,  
2 the program, comprising

3 a module to inspect an ID;

4 a module to obtain a 3<sup>rd</sup> party ID code from the ID;

5 a module to identify an ID type from the ID;

6 a module to verify the fidelity of the ID

7 a module to encrypt the 3<sup>rd</sup> party ID code into a non  
8 repudiation ID;

9 a module to verify the non repudiation ID is valid.

1 246. The medium of claim 245, wherein the ID type is  
2 identified manually.

1 247. The medium of claim 245, wherein the ID type is  
2 identified automatically.

1 248. The medium of claim 245, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and biometrics.



1 249. The medium of claim 245, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 250. The medium of claim 245, wherein the encrypted 3<sup>rd</sup> party  
2 ID code is hashed into a non repudiation ID.

1 251. An apparatus, comprising

2 a processor;

3 storage, communicatively connected to the processor; and

4 a program, stored in the storage, comprising:

5 a module to inspect an ID;

6 a module to obtain a 3<sup>rd</sup> party ID code from the ID;

7 a module to identify an ID type from the ID;

8 a module to verify the fidelity of the ID

9 a module to encrypt the 3<sup>rd</sup> party ID code into a non  
10 repudiation ID;

11 a module to verify the non repudiation ID is valid.

1 252. The apparatus of claim 251, wherein the ID type is  
2 identified manually.

1 253. The apparatus of claim 251, wherein the ID type is  
2 identified automatically.

1 254. The apparatus of claim 251, wherein the non repudiation  
2 ID is a composite of the 3<sup>rd</sup> party ID code and biometrics.

1 255. The apparatus of claim 251, wherein the non repudiation  
2 ID is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 256. The apparatus of claim 251, wherein the encrypted 3<sup>rd</sup>  
2 party ID code is hashed into a non repudiation ID.

1 257. A method, comprising

2 providing a target system with a dynamic adapter  
3 installer medium and affecting installer execution;

4 obtaining a desired bridge system type;

5 selecting payment system bridge software compatible  
6 with the desired bridge system;

7 selecting payment system bridge compatible with the  
8 target system from the selected payment system bridge  
9 software compatible with the desired bridge system;

10 installing selected and corresponding payment system  
11 bridge software compatible with both the target system  
12 and the desired bridge system.

1 258. The method of claim 233, wherein the target system is a  
2 closed loop payment system.

1 259. The method of claim 233, wherein the target system is a  
2 merchant client system.

1 260. A system, comprising

2 means for providing a target system with a dynamic  
3 adapter installer medium and affecting installer  
4 execution;

5 means for obtaining a desired bridge system type;

6 means for selecting payment system bridge software  
7 compatible with the desired bridge system;

8 means for selecting payment system bridge compatible  
9 with the target system from the selected payment system  
10 bridge software compatible with the desired bridge  
11 system;

12 means for installing selected and corresponding  
13 payment system bridge software compatible with both the  
14 target system and the desired bridge system.

1 261. The system of claim 260, wherein the target system is a  
2 closed loop payment system.

1 262. The system of claim 260, wherein the target system is a  
2 merchant client system.

1 263. A computer program stored on a computer readable medium,  
2 the program, comprising

3 a module to provide a target system with a dynamic  
4 adapter installer medium and affecting installer  
5 execution;

6 a module to obtain a desired bridge system type;

7 a module to select payment system bridge software  
8 compatible with the desired bridge system;

9 a module to select payment system bridge compatible  
10 with the target system from the selected payment system  
11 bridge software compatible with the desired bridge  
12 system;

13 a module to install selected and corresponding  
14 payment system bridge software compatible with both the  
15 target system and the desired bridge system.

1 264. The medium of claim 263, wherein the target system is a  
2 closed loop payment system.

1 265. The medium of claim 263, wherein the target system is a  
2 merchant client system.

1 266. An apparatus, comprising

2 a processor;

3 storage, communicatively connected to the processor; and

4 a program, stored in the storage, comprising:

5 a module to provide a target system with a dynamic

6 adapter installer medium and affecting installer execution;

7 a module to obtain a desired bridge system type;

8 a module to select payment system bridge software

9 compatible with the desired bridge system;

10 a module to select payment system bridge compatible

11 with the target system from the selected payment system bridge

12 software compatible with the desired bridge system;

13 a module to install selected and corresponding

14 payment system bridge software compatible with both the target

15 system and the desired bridge system.

1 267. The apparatus of claim 266, wherein the target system is

2 a closed loop payment system.

1 268. The apparatus of claim 266, wherein the target system is

2 a merchant client system.

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